## February 12, 2009

United States Bankruptcy Court One Bowling Green New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005 Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired BY the company and NOT by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees and soon-to-retire, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40-60 % of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

The affected retirees would certainly be challenged to try to make up the amount of money monthly it would take to cover the cost of health care. Young people are having a hard time finding jobs. Why does it seem right that a person of retirement age should be fighting for a job that is needed to let a family survive? Delphi retirees signed a contract

saying they would be taken care of with health care. What happened to breach of contract?

If Delphi were smart, they would be thinking about the ability for retirees to buy vehicles which would stimulate the market, not make enemies and cause hard feelings of past employees. Breaking a contract with retirees would certainly not promote vehicle sales. We are certainly all too upset to think about that and how could we buy a car anyway if we are now strapped to pay healthcare. If it is to the point where it is necessary to make these changes, why not give the retirees a possible option to buy a vehicle in certain period of time and give them their health care coverage. I am sure there are many who would be glad to see the next generation secure because of a purchase which would put them in a new vehicle and give them healthcare.

Obviously, it is my belief that there are other ways to restructure the company and still retain health care for retirees.

Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 + retirees and soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours.

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